

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

NICHOLAS J. CRUPIE
LISA A. CRUPIE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-23700

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/20/2019 and confirmed on 11/12/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		229,998.00
Less Refunds to Debtor	1,880.00	
TOTAL AMOUNT OF PLAN FUND		228,118.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,700.00	
Trustee Fee	11,645.12	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		14,345.12

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	RUSHMORE SERVICING Acct: 3066	0.00	141,235.92	0.00	141,235.92
	RUSHMORE SERVICING Acct: 3066	6,303.36	6,303.36	0.00	6,303.36
	AMERICREDIT FINANCIAL SVCS INC DBA Acct: 9079	15,000.00	15,000.00	983.54	15,983.54
					163,522.82

Priority					
	BRIAN J BLEASDALE ESQ Acct:	0.00	0.00	0.00	0.00
	NICHOLAS J. CRUPIE Acct:	0.00	0.00	0.00	0.00
	NICHOLAS J. CRUPIE Acct:	1,880.00	1,880.00	0.00	0.00
	BLEASDALE LAW OFFICE PC Acct:	2,700.00	2,700.00	0.00	0.00
	TOYOTA LEASE TRUST Acct: B839	10,241.85	10,241.85	0.00	10,241.85
					10,241.85

Unsecured					
	AMERICAN EXPRESS NATIONAL BANK Acct: 1001	13,083.92	4,834.86	0.00	4,834.86
	AMERICAN EXPRESS NATIONAL BANK Acct: 2004	11,280.50	4,168.44	0.00	4,168.44
	LVNV FUNDING LLC Acct: 2962	18,954.40	7,004.16	0.00	7,004.16
	LVNV FUNDING LLC Acct: 2921	7,326.84	2,707.47	0.00	2,707.47
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 9020	7,148.59	2,641.60	0.00	2,641.60
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 9887	2,496.72	922.60	0.00	922.60
	QUANTUM3 GROUP LLC AGNT - COMENI	200.04	73.92	0.00	73.92

19-23700

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1993				
	COMENITY BANK++	0.00	0.00	0.00	0.00
	Acct: 6405				
	COMENITY BANK++	0.00	0.00	0.00	0.00
	Acct: 7734				
	QUANTUM3 GROUP LLC AGNT - COMENI	170.39	62.96	0.00	62.96
	Acct: 5402				
	GOLDMAN SACHS BANK USA	10,361.42	3,828.83	0.00	3,828.83
	Acct: 2241				
	MARINER FINANCE LLC	3,838.60	1,418.47	0.00	1,418.47
	Acct: 1856				
	ECMC(*)	18,329.08	6,773.08	0.00	6,773.08
	Acct: 8791				
	NISSAN MOTOR ACCEPTANCE CORP	0.00	0.00	0.00	0.00
	Acct: 3018				
	ONE MAIN FINANCIAL GROUP LLC(*)	6,445.76	2,381.88	0.00	2,381.88
	Acct: 6422				
	PA STATE EMPLOYEES CU/PSECU	1,748.74	646.20	0.00	646.20
	Acct: 5329				
	CITIBANK NA**	4,259.24	1,573.91	0.00	1,573.91
	Acct: 6853				
	JEFFERSON CAPITAL SYSTEMS LLC*	378.51	139.87	0.00	139.87
	Acct: 3198				
	SYNCHRONY BANK BY AIS INFOSOURCE	161.90	59.83	0.00	59.83
	Acct: 5517				
	JEFFERSON CAPITAL SYSTEMS LLC*	209.97	77.59	0.00	77.59
	Acct: 8060				
	VERIZON BY AMERICAN INFOSOURCE AS	1,225.93	453.02	0.00	453.02
	Acct: 0001				
	PINNACLE SERVICE SOLUTIONS LLC	0.00	0.00	0.00	0.00
	Acct: 7434				
	AMERICREDIT FINANCIAL SVCS INC DBA	648.17	239.52	0.00	239.52
	Acct: 9079				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 5517				
	AMERICREDIT FINANCIAL SVCS DBA GM I	0.00	0.00	0.00	0.00
	Acct:				
	ALDRIDGE PITE LLC	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					40,008.21

TOTAL PAID TO CREDITORS

213,772.88

19-23700

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	10,241.85
SECURED	21,303.36
UNSECURED	108,268.72

Date: 12/23/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

NICHOLAS J. CRUPIE

LISA A. CRUPIE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23700

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Nicholas J. Crupie
Lisa A. Crupie
Debtors

Case No. 19-23700-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 24, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 26, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Nicholas J. Crupie, Lisa A. Crupie, 161 Janyce Drive, Greensburg, PA 15601-3946
cr	TOYOTA MOTOR CREDIT CORPORATION, PO Box 829009, Dallas, TX 75382-9009

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 24 2024 22:08:00	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 24 2024 22:08:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: ecfbnc@aldridgepite.com	Dec 24 2024 22:08:00	Bayview Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 24 2024 22:20:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 24 2024 22:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15135645	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 24 2024 22:08:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
15126545	+ Email/PDF: bncnotices@becket-lee.com	Dec 24 2024 22:19:53	American Express, P.O. Box 981537, El Paso, TX 79998-1537
15140697	Email/PDF: bncnotices@becket-lee.com	Dec 24 2024 22:20:08	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15164909	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Dec 24 2024 22:07:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
15126546	+ Email/PDF: MarletteBKNotifications@resurgent.com	Dec 24 2024 22:19:38	Best Egg/SST, 4315 Pickett Road, Saint Joseph, MO 64503-1600
15126547	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 24 2024 22:19:56	Capital One Bank USA, N.A., 15000 Capital One Drive, Richmond, VA 23238
15139733	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 24 2024 22:30:48	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15163085	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 24 2024 22:19:42	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Dec 24, 2024

Form ID: pdf900

Total Noticed: 47

15126548	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 24 2024 22:08:00	Comenity Bank/Buckle, P.O. Box 182789, Columbus, OH 43218-2789
15126549	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 24 2024 22:08:00	Comenity Bank/Legendary Pine, P.O. Box 182789, Columbus, OH 43218-2789
15126550	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 24 2024 22:08:00	Comenity Bank/Pier One, P.O. Box 182789, Columbus, OH 43218-2789
15126551	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 24 2024 22:08:00	Comenitybank/Victorias, P.O. Box 182789, Columbus, OH 43218-2789
15301443	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 24 2024 22:07:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15163521	Email/Text: ECMCBKNotices@ecmc.org	Dec 24 2024 22:08:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15126552	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 24 2024 22:08:00	GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
15126553	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 24 2024 22:08:00	GS Bank USA, P.O. Box 45400, Salt Lake City, UT 84145-0400
15164008	^ MEBN	Dec 24 2024 22:05:46	Goldman Sachs Bank USA, c/o John D. Sadler, 1909 K Street NW, 12th Floor, Washington DC 20006-1152
15158940	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 24 2024 22:08:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15184266	Email/PDF: resurgentbknotifications@resurgent.com	Dec 24 2024 22:19:43	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15126554	+ Email/Text: bankruptcy@marinerfinance.com	Dec 24 2024 22:07:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15507310	Email/Text: nsm_bk_notices@mrcooper.com	Dec 24 2024 22:07:00	Nationstar Mortgage LLC, c/o RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741
15126556	Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 24 2024 22:07:00	Nissan-Infiniti LT, 8900 Freeport Parkway, Irving, TX 75063
15126555	+ Email/PDF: bankruptcy_prod@navient.com	Dec 24 2024 22:19:52	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
15133551	+ Email/PDF: cbp@omf.com	Dec 24 2024 22:19:44	ONEMAIN, P.O. Box 3251, Evansville, In. 47731-3251
15126557	+ Email/PDF: cbp@omf.com	Dec 24 2024 22:20:04	One Main Financial, P.O. Box 1010, Evansville, IN 47706-1010
15126558	Email/Text: bankruptcyntices@psecu.com	Dec 24 2024 22:09:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
15164131	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 24 2024 22:19:42	Pinnacle Service Solutions LLC, 4408 Milestrip Rd, #247, Blasdell NY 14219-2553
15160057	Email/Text: bnc-quantum@quantum3group.com	Dec 24 2024 22:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15154194	Email/PDF: resurgentbknotifications@resurgent.com	Dec 24 2024 22:19:53	Resurgent Capital Services as servicing agent for, Best Egg, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15711926	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 24 2024 22:07:00	Rushmore Loan Servicing, PO Box 619096, Dallas, TX 75261-9096
15126559	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 24 2024 22:19:53	Sears/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
15126560	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 24 2024 22:19:54	Syncb/Amazon, P.O. Box 965015, Orlando, FL

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Dec 24, 2024

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Total Noticed: 47

15126561	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 24 2024 22:19:43	32896-5015 Synchb/Lowes, P.O. Box 956005, Orlando, FL 32896-0001
15126562	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 24 2024 22:30:54	Synchb/TJX Cos DC, P.O. Box 965015, Orlando, FL 32896-5015
15159781	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 24 2024 22:30:52	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15126686	^ MEBN	Dec 24 2024 22:04:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148088	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 24 2024 22:07:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15126563	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 24 2024 22:08:00	Toyota Motor Credit, P.O. Box 9786, Cedar Rapids, IA 52409-0004
15126564	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 24 2024 22:08:00	US Bank Home Mortgage, 4801 Frederica Street, Owensboro, KY 42301-7441
15161272	Email/PDF: ebn_ais@aisinfo.com	Dec 24 2024 22:19:55	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		Nationstar Mortgage LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Rushmore Loan Servicing
cr	*	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15143313	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15184267	*	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 4 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2024 at the address(es) listed below:

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Dec 24, 2024

Form ID: pdf900

Total Noticed: 47

Name	Email Address
Brian J. Bleasdale	on behalf of Debtor Nicholas J. Crupie bleasdb@yahoo.com
Brian J. Bleasdale	on behalf of Joint Debtor Lisa A. Crupie bleasdb@yahoo.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Bayview Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Michelle L. McGowan	on behalf of Creditor Nationstar Mortgage LLC mimcgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Bayview Loan Servicing LLC pawb@fedphe.com
William E. Craig	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial wcraig@egalawfirm.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 14